

FIG. 1

USER IS OR HAS

USER KNOWS

24	—	CREDENTIALS	42	—	SHARED SECRETS
26	—	BIOMETRIC	44	—	PIN
28	—	FINGERPRINT	46	—	SEQUENCE
30	—	VOICE			
32	—	FACE			
34	—	IRIS			
36	—	DOCUMENTATION			
38	—	PAPER			
40	—	DIGITAL			

FIG. 2

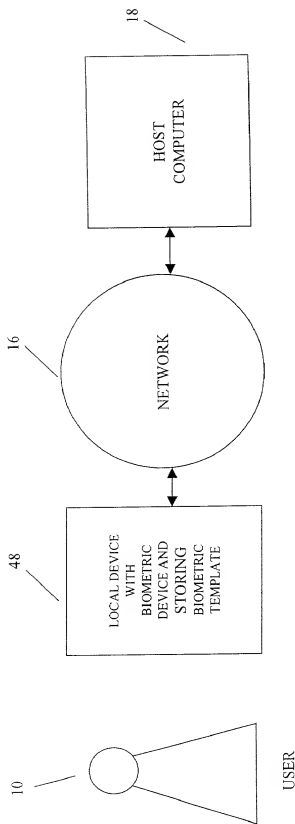


FIG. 3

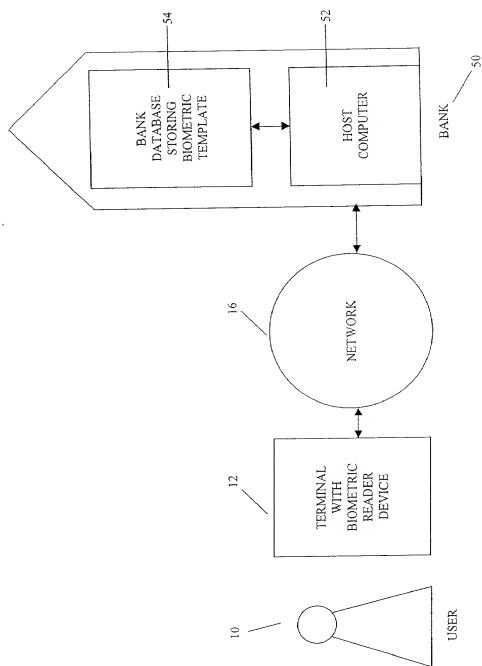


FIG. 4

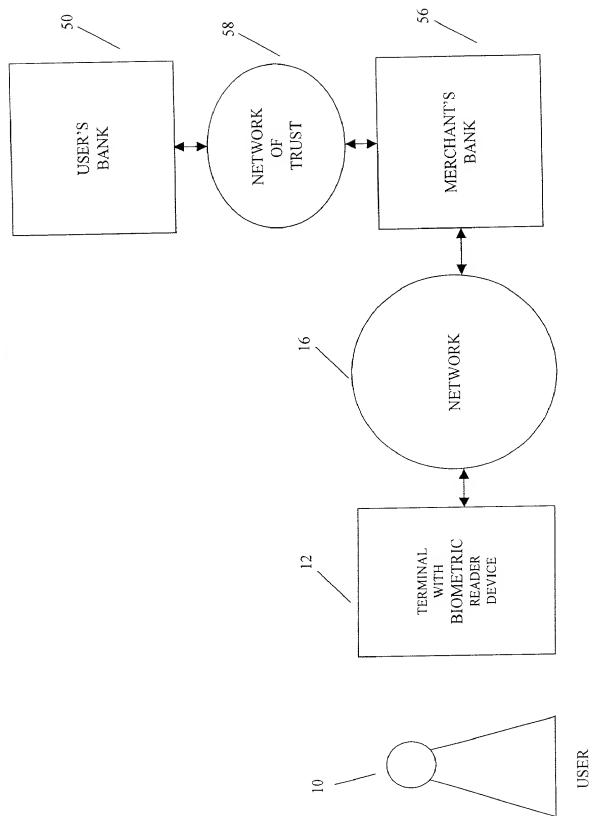


FIG. 5

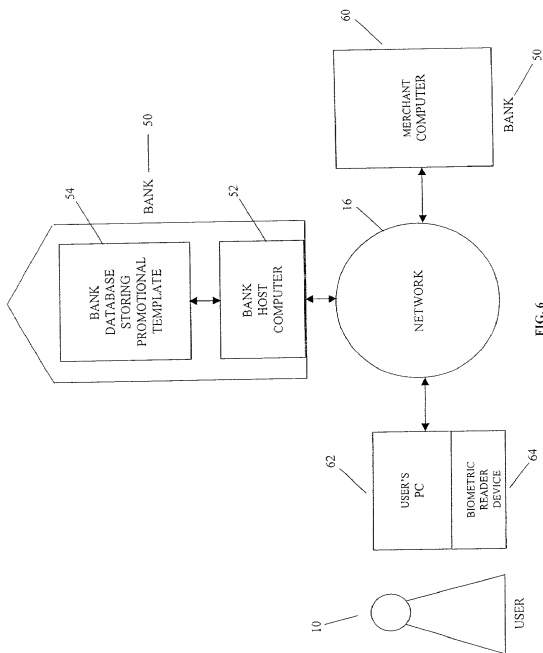


FIG. 6

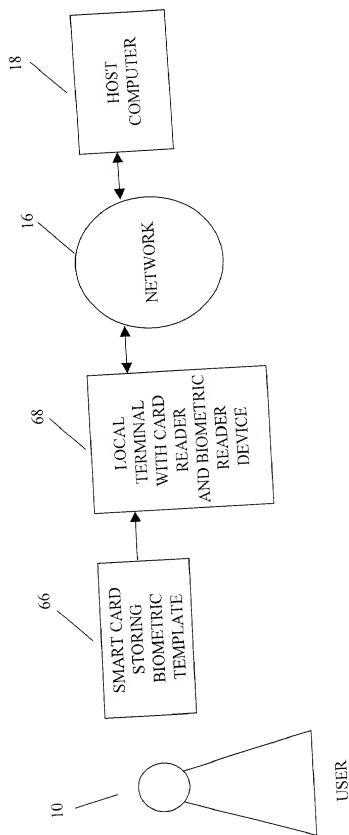


FIG. 7

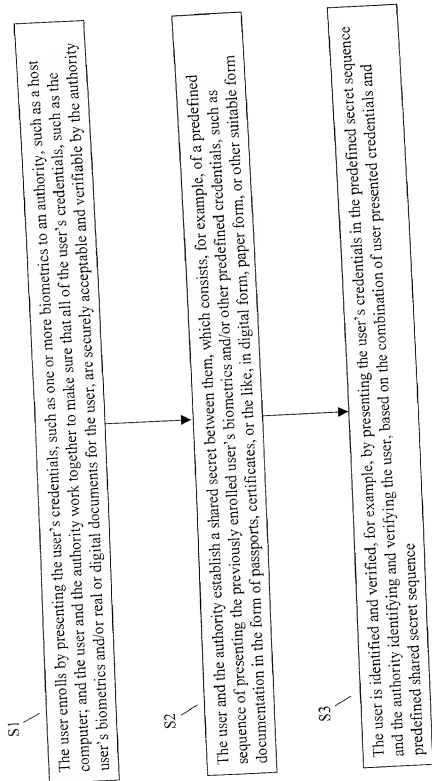


FIG. 8